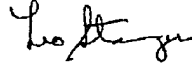


RECEIVED
CENTRAL FAX CENTER

SEP 21 2004

I hereby certify that this paper is being facsimile transmitted to the Patent and Trademark Office on the date shown below. Fax 703-872-9306



Date: September 21, 2004

Leo Stanger

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : **Bertram V. Burke**
Serial No : **09/611,905**
Filed : **July 7, 2000**
For : **Method and System to Create and Distribute Excess Funds From
Consumer Spending Transactions**
Docket : **EPC-8C**
Art Unit : **2164 (Tel 703-305-3900, Fax 703-308-6296, 6306)**
Examiner : **Dr. Narayanswamy Subramanian (Tel 703-305-4878)**

Hon. Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

COVER LETTER

Applicant is submitting a copy of claims submitted on September 1, 2004 in co-pending application of Inventor Bertram V. Burke, Serial No. 09/609,777 Filed July 5, 2000.

It is believed that **no fee is due** because these claims were submitted less than one month ago. Also there has been **no first office action** since the filing of the Request for Continued Examination (RCE) application which is regarded as a new application. However, if any fee is due, please charge the **small entity** fee to Deposit Account No. 194124.

Respectfully submitted,



Leo Stanger
Registration No. 19,188

P.O. Box 1455
382 Springfield Avenue
Summit, NJ 08901
(908)277-8588